



Attorney Docket No. 07-1087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3692

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

**Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

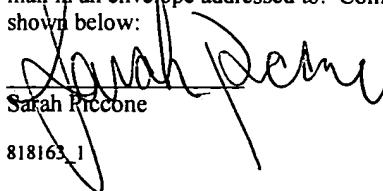
AMENDMENT IN RESPONSE TO ACTION OF AUGUST 19, 2008

This responds to the Office action mailed August 19, 2008. In lieu of filing an appeal brief, Applicant is filing a Request for Continued Examination concurrent with this Amendment.

Please amend the present application as follows:

CERTIFICATE OF FIRST CLASS MAILING UNDER 37C.F.R. 1.8.

I hereby certify that this correspondence, and all papers and things referred to herein as being attached, enclosed, transmitted, or otherwise submitted, are being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on the date shown below:


Sarah Piccone

Date: July 30, 2009